by unstable monetary conditions. A debt issuer entity makes a stable currency debt at a first interest rate, based on a currently available debt rate of the stable currency. An amortization schedule to satisfy the loan is established and is characterized by a portion of the debt being paid at a second interest rate commonly associated with the debt rate of the local currency of the secondary economy, which is significantly greater than the first interest rate. A remainder or second portion of the debt is amortized at the first interest rate on which the debt was also based. A reserve fund is established and retained to facilitate payment or satisfaction of the debt in the event of instability of the secondary economy and/or the inability of the debtor entity to amortize the debt in accordance with the pre-established amortization schedule. The reserve fund is derived from the difference between the higher amortization payment, made at the second interest, and the amount of the lesser payment amortized at the lower first interest rate, at which the debt was actually established.--

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In the claims:

Cancel claims 1 through 40 without prejudice and insert therefore the following claims 41 through 80.

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41. A bi-currency debt contract system for making stable currency debts for use in secondary economies, said bi-currency debt contract system comprising:

a) a debt issuer entity having access to at least one stable currency,

b) a debtor entity having use for debt proceeds in a secondary economy,

c) a first interest rate at least partially determined by a commonly available debt interest rate of the stable currency,

d) a second interest rate at least partially determined by a commonly available interest rate of a local currency of the secondary economy,

e) an agreement for a debt between said debtor and debt issuer entities at said first interest rate, said debt payable in the stable currency, and

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f) an amortization schedule comprising a first debt service obligation payable at said second interest rate and a second debt service obligation payable at said first interest rate.

42. A bi-currency debt contract system as recited in claim 41 wherein said debt is satisfied by payment in the stable currency.

43. A bi-currency debt contract system as recited in claim 42 further comprising a reserve fund of sufficient amount to facilitate satisfaction of said amortization schedule in the event of a period of instability of said secondary economy.

44. A bi-currency debt contract system as recited in claim 43

wherein said reserve fund is derived from the difference in the amortization of the debt at said second and first interest rates, said second interest rate being greater than first interest rate.

45. A bi-currency debt contract system as recited in claim 41 further comprising a reserve fund of sufficient amount to facilitate satisfaction of said amortization schedule in the event of a period of instability of said secondary economy.

46. A bi-currency debt contract system as recited in claim 45 wherein said reserve fund is derived from the difference in the amortization schedule at said second and first interest rate.

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47. A bi-currency debt contract system as recited in claim 45 wherein the amount of said reserve fund is predetermined based at least partially on the amount of said debt and the stability of said secondary economy.

48. A bi-currency debt contract system as recited in claim 47 wherein said stability of said secondary economy is based on historical and current economic factors.

49. A bi-currency debt contract system as recited in claim 47 wherein said reserve fund is established as an initial deposit.

50. A bi-currency debt contract system as recited in claim 45 wherein said reserve fund is accumulated from a portion of said periodic payments of said first debt service obligation.

51. A bi-currency debt contract system as recited in claim 50 wherein said periodic payments of said first debt service obligation continues for a predetermined length of time until said reserve fund comprises a predetermined amount.

52. A bi-currency debt contract system as recited in claim 50 wherein said predetermined amount of said reserve fund is based at least partially on the amount of said loan and the instability of said secondary economy.

53. A bi-currency debt contract system as recited in claim 52 wherein said second debt service obligation begins upon the satisfaction of said first debt service obligation and said reserve fund comprising a predetermined amount.

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54. A bi-currency debt contract system as recited in claim 53 wherein said reserve fund is retained by said debt issuer entity and applicable to satisfy at least a portion of said second debt service obligation during a period of instability of said secondary economy.

55. A bi-currency debt contract system as recited in claim 54 wherein said reserve fund is retained by said debt issuer entity and applicable to satisfy at least a portion of either said first or second debt service obligation during a period of instability of the secondary economy.

56. A bi-currency debt contract system as recited in claim 55 wherein any unused portion of said reserve fund is returned to said debtor entity upon satisfaction of said loan.

57. A bi-currency debt contract system as recited in claim 53 further comprising a security deposit payed by said debtor entity in an amount less than the amount of said debt.

58. A bi-currency debt contract system as recited in claim 53 wherein said debt issuer entity is associated with a debt issuer institution directly associated with said secondary economy and said debtor entity is a client of said debt issuer institution.

59. A bi-currency debt contract system as recited in claim 58 further comprising a compensation package benefitting said debt issuer institution and including conversion fees from the client for exchanging local currency for the stable currency used for satisfaction of said amortization schedule.

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60. A bi-currency debt contract system as recited in claim 59 wherein said compensation package further includes a deposit of said reserve fund with said debt issuer institution.

61. A bi-currency debt contract system as recited in claim 58 further comprising a conversion debt package wherein said debt issuer institution converts pre-existing debts involving local currency to debts of and payable in the stable currency.

62. A bi-currency debt contract system for making a stable currency debt for use in a secondary economy, said bi-currency debt contract system comprising:

a) a debt issuer entity having access to a stable currency,

b) a debtor entity having use for debt proceeds in a

secondary economy,

c) a first interest rate at least partially determined by a commonly available debt interest rate of the stable currency,

d) a second interest rate at least partially determined by a commonly available interest rate of local currency within the secondary economy,

e) an agreement for a debt between said debt issuer and debtor entities at said first interest rate, said debt payable to and satisfied by said debtor entity in said stable currency,

f) an amortization schedule to satisfy said debt comprising a first debt service obligation payable at said second interest rate and a second debt service obligation payable at said first interest rate, and

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g) a reserve fund sufficient in amount to facilitate payment of at least a portion of said amortization schedule in the event of instability of said secondary economy.

63. A bi-currency debt contract system as recited in claim 62 wherein any unused portion of said reserve fund is returned to said debtor entity upon satisfaction of said debt.

64. A bi-currency debt contract system as recited in claim 63 wherein the amount of said reserve fund is predetermined based at least partially on the amount of said debt and the

stability of the secondary economy.

65. A bi-currency debt contract system as recited in claim 64 wherein said reserve fund is derived from the difference in amortization of said debt at said second and first interest rates, said second interest rate being greater than said first interest rate.

66. A bi-currency debt contract system as recited in claim 65 wherein said reserve fund is accumulated in a predetermined number of periodic payments of said first debt service obligation.

67. A bi-currency debt contract system as recited in claim 66 wherein said second debt service obligation begins upon the satisfaction of said first debt service obligation and said reserve fund reaching said predetermined amount.

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68. A procedure for issuing a secure, stable currency debt for use in a secondary economy, said procedure comprising:

a) establishing a first interest rate at least partially based on a commonly available debt interest rate of a predetermined stable currency,

b) establishing a second interest rate at least partially based on a commonly available debt interest rate of a local currency of a secondary economy,

c) making a debt in the stable currency between a debt issuer entity and a debtor entity at the first interest rate,

d) amortizing at least a portion of the debt at the second interest rate and another portion of the debt at the first interest rate, and

e) creating a reserve fund derived from the difference in the amortization of the debt at the second interest rate and the first interest rate.

69. A procedure as recited in claim 68 comprising establishing the reserve fund in a sufficient amount to facilitate satisfaction of the debt in the event of a period of instability of the secondary economy.

70. A procedure as recited in claim 69 comprising determining the amount of said reserve fund based at least partially on the amount of the debt and the stability of the secondary economy.

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71. A procedure as recited in claim 68 comprising establishing the reserve fund by accumulating a portion of periodic payments made in amortizing the debt at the second interest rate.

72. A procedure as recited in claim 71 comprising continuing periodic payments to satisfy amortizing the debt at the second interest rate for a predetermined length of time until the reserve fund comprises the predetermined amount.

73. A procedure as recited in claim 72 comprising returning any unused portion of the reserve fund to the debtor entity upon satisfaction of the debt.

74. A procedure as recited in claim 68 comprising returning any unused portion of said reserve fund to the debtor entity upon

satisfaction of the debt.

75. A procedure as recited in claim 74 comprising associating the debt issuer entity with a debt issuer institution associated with the secondary economy and extending the debt to a client of the debt issuer institution as the debtor entity.

76. A procedure as recited in claim 75 comprising compensating the debt issuer institution by conversion fees from the client, charged by the debt issuer institution for exchanging local currency for the stable currency used for the satisfaction of the debt.

77. A procedure as recited in claim 68 comprising converting pre-existing debts of local currency into debts of and payable in the stable currency.

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78. A procedure for making a secure debt comprising:

a) establishing a first interest rate at least partially based on a commonly available debt interest rate,

b) establishing a second interest rate which is greater than the first interest rate,

c) making a debt between a debt issuer entity and a debtor entity at the first interest rate,

d) amortizing at least a majority of the debt at the second interest rate,

e) creating a reserve fund derived from the difference in amortization of the debt at the second interest rate and at the first interest rate, and

f) establishing the reserve fund in a predetermined sufficient amount to facilitate satisfaction of the debt.

79. A procedure as recited in claim 78 comprising amortizing another portion of the debt at the first interest rate, and returning the amount of the reserve fund to the debtor entity at a predetermined time before or after satisfaction of the debt.

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80. A procedure as recited in claim 78 comprising returning the amount of the reserve fund to the debtor entity at a predetermined time before or after the satisfaction of the debt.